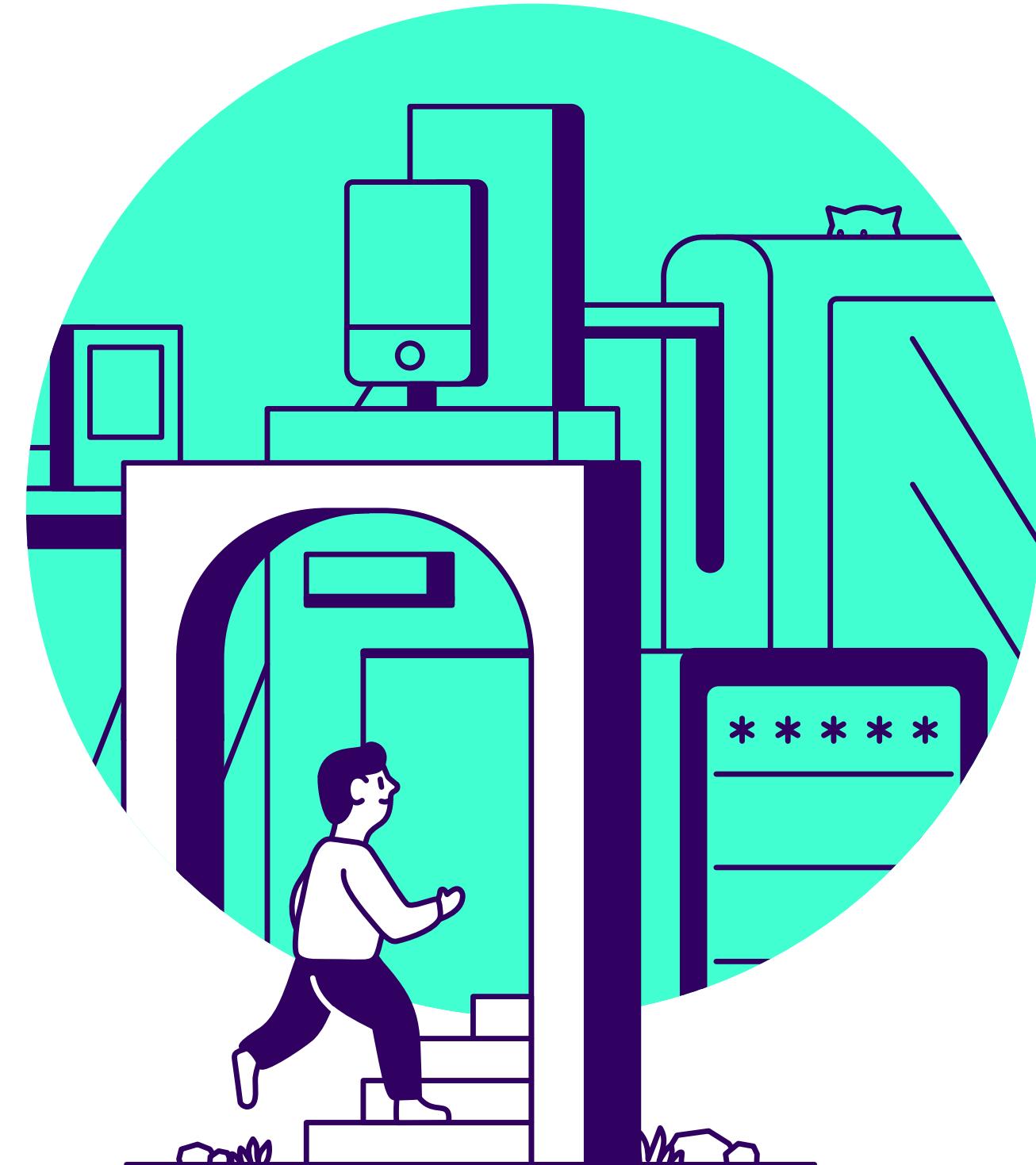


# What could make the European Digital Identity Wallet fail?

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# Will the EUDIW be a success?

## Outcome scenarios



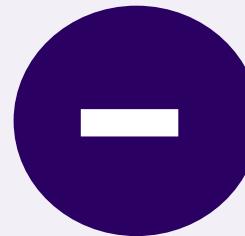
### Wallet is a success

Everybody in the EU has one



### Wallet is a failure

It's there but no-one uses it



### Wallet is a partial success

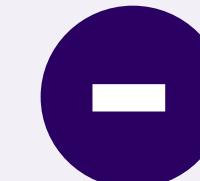
Widely used in some Member States

## Are states on time for end-26?



### 5 states are very likely there

Clear and convincing plans



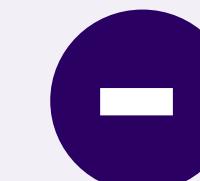
### 10 states likely but concerns

Good planning but maybe not in time



### 8 states might be there

Running, but will likely be late



### 7 states (very) unlikely there

No convincing plan, or at least no visible plan

<https://www.signicat.com/blog/eudi-wallets-only-one-year-to-launch>

First wallets will have minimal functionality – usability, promise too much?  
Some wallets will not yet be EUDIWs (e.g. Poland, Italy, Belgium)

Technical challenges also remain, e.g. certification

# Will core actors buy in?

## Attitude of actors



### Will governments promote it?

Or establish only a nominal EUDIW offering



### Will users want it?

There, but voluntary and no-one uses it

What will usability look like?



### Will service providers use it?

You may use it, but alternatives are promoted

User may or may not have EUDIW – additional

Support both EUDIW and “the usual way” – extra

## The eID landscape



### Today's eIDs

Will continue in parallel with wallets



### Wallets in general

The big tech's wallets

eIDs develop into wallets plus new ones

Not subject to EU Wallet regulations



### EU Wallets

Privileged – and limited – by regulation



Interoperability?  
Competition?



EU Digital Identity  
**Wallet**



Minimum compliance is not enough – actors must endorse it to make it a success

# Will there be commercial incentives?

## The unanswered problems



### Every role needs a business model

Either government funding or sufficient income  
Wallet provider, (Q)EAA provider, signing provider



### Trust services are per def. commercial

(Q)EAA and signing – but architecture makes payment difficult  
**Open infrastructure, no agreements**

30+ Wallets, many (Q)EAA actors, 30+ remote sign services  
Where do actors pay – if the need to pay? Liability?



### What is the cost for governments?

Establish national infrastructure and maintain it  
Organisation, operations, help desk, marketing,.....



### Will governments end up paying it all?

Subsidising actors that today pay for identity services

## Without income options



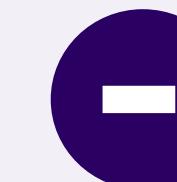
### EUDIW ecosystem may collapse

No attribute attestation providers



### No innovative use cases

Innovators need to get paid  
Innovations may target other wallets

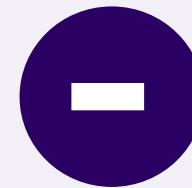


### Static solution for government

Private sector stays out

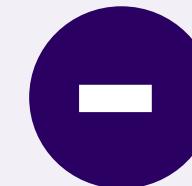
# Will the EU Wallet facilitate fraud?

## There will be....



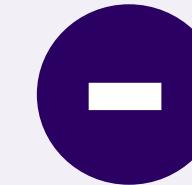
### Wrongly issued Wallets

To wrong person



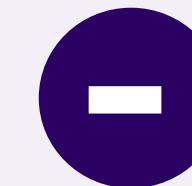
### Phishing and fraudulent services

Even with mandatory registration of all Wallet services



### Wallet takeover

By attacks or by relations taking control



### People using their Wallet for fraud

Deliberately, threatened, tricked



### Who takes liability?

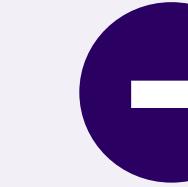
Wallet/PID/attribute issuer, service provider, user?

## The EU Wallet



### Complex to the user

Easy to get fooled?



### Only user can track transactions

Transaction history in Wallet



### No tracking of normal behaviour

Outside of Wallet – the user's pattern



### No cross-service use red flags

Only the behaviour that each service detects



### Difficult post-incident investigation

User must release the evidence

# Thank you!

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